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PTO/SB/21 (02-04)

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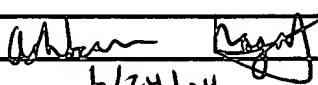
## TRANSMITTAL FORM

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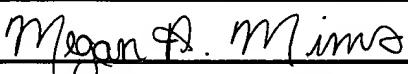
		Application Number	09/420,885
		Filing Date	10/19/1999
		First Named Inventor	SHAD HEDY
		Art Unit	3621
		Examiner Name	JAMES REAGAN
Total Number of Pages in This Submission	6	Attorney Docket Number	UP01

### ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input checked="" type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please Identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
<p>Remarks</p> <p>1 PAGE AMENDMENT AND 2 PAGE AFFADAVIT IN RESPONSE TO OFFICE ACTION DATED 3/19/04.</p> <p>EXHIBITS A-P.</p>		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	ASHKAN NAJAFI
Signature	
Date	6/24/04

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CERTIFICATE OF TRANSMISSION/MAILING		
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Attorney Docket No. ABC0105  
Amendment Date: June 17, 2004  
Response to OA Date: March 19, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :  
SHAD HEDY

Examiner: James Reagan

Serial No.: 09/420,885 :  
Group Art Unit: 3621

Filing Date: 10/19/1999 :  
For: SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY,

DELIVERY, AND REPORTING OF CREDIT INFORMATION

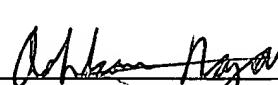
AMENDMENT

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

The Affidavit and supporting documents included herewith are provided in response to the Examiner's Office Action dated 3/19/2004 and the telephone interview conducted with the Examiner on April 27, 2004. In particular, Applicant submits he conceived of the claimed invention and exercised due diligence up to his reduction of practice date, March 1996. No statutory bar should be imposed in this case because Applicant conducted tests/experiments to insure the claimed invention works appropriately for its intended purpose (see Exhibits). Accordingly, Applicant respectfully requests a Notice of Allowance to be issued in due course.

Respectfully submitted,

  
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Ashkan Najafi, Reg. No. 49078

Date: 6/18/04

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